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on track!*



## NO HIDDEN COSTS OR FEES!

- We are fully Bonded, Licensed and Registered with The Secretary Of State and Department Of Justice in the State Of California!

**We assist our clients in the removal of these types of credit reporting in error:**  
*Bankruptcy, Judgment, State & Federal Tax Liens, Child Support, Foreclosures, Repossessions, Short Sales, Settled Accounts, Charge Offs, Collections, Late payments, Student Loans and Identity Theft on your credit.*

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# How your Credit Score's can impact your life!!

## ***Here's what the Experts are saying.***

Fair Isaac (FICO) released a report how your credit scores are affected, whether you do a short sale or foreclosure. Fair Isaac says the average points lost on a FICO score are as follows:

If Your mortgage payment is 30 days late: your scores could drop around 40 to 110 points

If Your mortgage payment is 90 days late: your scores could drop around 70 to 135 points

If Your home is in Foreclosure, Short Sale or Deed-in-Lieu: your scores could drop around 85 to 160 points

If You have declared Bankruptcy: your scores could drop around 130 to 240 points

## **How is Your Credit Affected in a Foreclosure or Deed-in-Lieu of Foreclosure?**

If you're past the point of selling your home with a Short Sale, you'll probably take a hit of 200 to 300 points, depending on overall condition of your existing credit. This means if your FICO score before foreclosure was 680, it could drop as low as 380.

**Fair Isaac was asked to compute the results of those actions for two examples: a person with a 780 score, which is an excellent score on the 300-to-850 FICO scale, and someone with a 680, score. The results:**

	Effect on a 680 score	Effect on a 780 score
<b>Maxed-out credit card</b>	<b>-10 to -30</b>	<b>-25 to -45</b>
<b>30-day late payment</b>	<b>-60 to -80</b>	<b>-90 to -110</b>
<b>Debt settlement</b>	<b>-45 to -65</b>	<b>-105 to -125</b>
<b>Foreclosure</b>	<b>-85 to -105</b>	<b>-140 to -160</b>
<b>Bankruptcy</b>	<b>-130 to -150</b>	<b>-220 to -240</b>

*Source: FICO*

The results are given in a range because FICO is still a little nervous about revealing too much about its proprietary scoring.

But the range is fairly tight, and we can clearly see the disparate impacts of the different actions.

## **This is a guide, not a guarantee!**

Before we go further, I have to make this clear: Your mileage may vary.

People with the same credit score can have very different credit profiles: more or fewer accounts, a different mix of accounts, a longer or shorter credit history, use of more or less of their available credit, etc.

# Call now for consultation (562) 598-5277